# DANA SYARIAH SEIMBANG
## Fund Fact Sheet as at September 2026

## FUND COMMENTARY

In September 2026, the fund recorded -1.57% return vs. the benchmark of -1.10%.
For 10 years performance, the fund registered 40.93% return, and outperformed the benchmark by 23.10%.

## FEATURES OF FUND

### Investment Objective

The fund is designed to deliver performance from Shariah compliant equities and fixed income securities that exceeds the 12-month Islamic Term Deposit rate over a 5-year period.

### Investment Strategy

The fund will invest at least 15% in Shariah compliant equities listed on Bursa Malaysia and at least 25% in Shariah compliant fixed income securities, and any remaining funds will be invested in cash and fixed deposits. The mixture of equities, fixed income securities, cash and fixed deposits are determined based on the fund manager's expectation of returns for each asset class. This expectation is based on an analysis of the economy, interest rates, and fluctuations in the equity market. The individual equities are selected based on the fund manager's view as to those equities which will outperform the index, and is based on an analysis of the underlying company's management quality, income growth potential and market position. The fixed income securities, with an overall average credit rating of single A or better, are selected based on the duration outstanding for the individual securities, and view on movement in interest rates. This investment approach is active.

### Target Market

It is targeted at individuals seeking a higher return than Shariah-Compliant fixed income instruments and less volatile than Shariah-Compliant equities by investing in a combination of Shariah-compliant equities and fixed income instruments.

### Benchmark

40% FTSE Bursa Malaysia EMAS Shariah Index (www.bursamalaysia.com), 55% Prevailing Maybank Islamic 12-month Term Deposit Rate (www.maybank2u.com.my), 5% 1-month Bank Negara Malaysia Islamic Treasury Bills Band 1 rate (MTB-i) (www.bnm.gov.my).

## FUND DETAILS

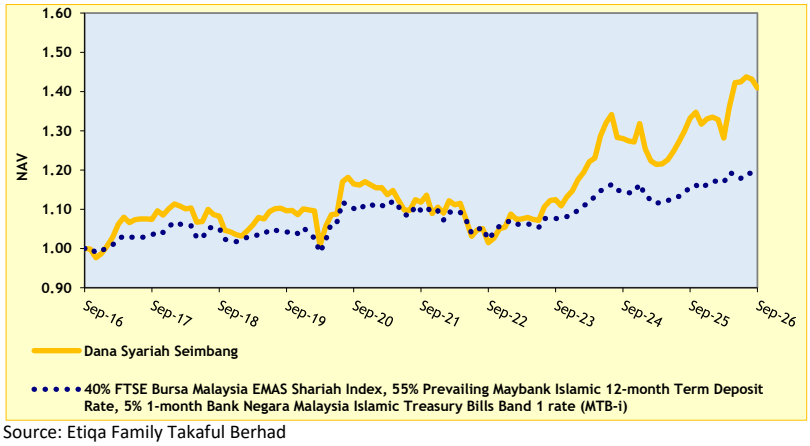
| | |
|---|---|
| **Inception Date** | 15 October 2014 |
| **Fund Currency** | Ringgit Malaysia |
| **Fund Manager** | Etiqa Family Takaful Berhad |
| **Fund Size** | RM102.8 million |
| **Net Asset Value (NAV) per unit** | RM1.55 |
| **Fund Management Fee** | 1.20% p.a. of NAV |
| **Bloomberg Ticker** | DANASSB MK Equity |
| **Overall Risk Level** | 3<br>(1=Low Risk to 5=High Risk) |
| **Basis of Unit Valuation** | The unit price is determined daily based on the value of the underlying assets of the fund, net of expenses, divided by the total number of units in that fund. |
| **Frequency of Unit Valuation** | Daily |
| **Other Charges, if any** | None |
| **Shariah Compliant** | Yes |

## TOP 5 HOLDINGS

1) SYARIKAT PRASARANA NEGARA BERHAD
2) TENAGA NASIONAL BERHAD
3) SD GUTHRIE BERHAD
4) BANK ISLAM MALAYSIA BERHAD
5) MALAYAN CEMENT BERHAD

## FUND PERFORMANCE

### Net Asset Value Performance



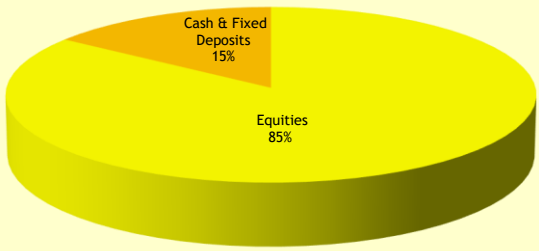

Source: Etiqa Family Takaful Berhad

### Historic Fund Performance (in %)

| % | 1 month | YTD | 1 year | 3 years | 5 years | 10 years | Annualised 10 years |
|---|---|---|---|---|---|---|---|
| **Fund** | -1.57 | 5.94 | 5.80 | 25.35 | 26.06 | 40.93 | 3.49 |
| **Benchmark** | -1.10 | 1.24 | 1.84 | 9.47 | 7.46 | 17.83 | 1.65 |
| **Variance** | -0.47 | 4.70 | 3.96 | 15.88 | 18.60 | 23.10 | 1.84 |

Source: Etiqa Family Takaful Berhad

## ASSETS ALLOCATION




Source: Etiqa Family Takaful Berhad

### Highest and Lowest Net Asset Value per unit (in RM)

| Year | Highest (RM) | Lowest (RM) |
|---|---|---|
| 2026 (YTD) | 1.60 | 1.41 |
| 2025 | 1.50 | 1.25 |
| 2024 | 1.51 | 1.26 |
| 2023 | 1.26 | 1.16 |
| 2022 | 1.25 | 1.11 |
| 2021 | 1.30 | 1.18 |

Restricted

**Exceptional Circumstances**

In exceptional circumstances, we reserve the right to suspend the creation or cancellation of units. In such an event, a notice for suspension will be published on our website, and would be communicated to the participants upon any request for top-up, switching, or withdrawal to or from the fund.

• At any time, we reserve the right to close any fund, or to transfer the investments to a new fund, subject to prior approval by the regulator. In such an event, we will provide 90 days prior written notification.

## RISK DISCLOSURE

The participants should consider the following potential risks when investing in a fund. Investors should be aware that by investing in the Fund, there is no guarantee of any returns. There is also no guarantee that investors will enjoy any capital appreciation or will not experience any loss of capital invested in the Fund.

1. **Market Risk** - The risk of losses in the value of a fund, due to factors that affect the overall performance of financial markets. These factors could be the current situation or future outlook, and could be both local and foreign. These factors could include the economy, politics, government bond yields, credit spreads on corporate bonds, country credit rating, stock market levels, foreign exchange rates, and commodity prices. The investment manager reduces the risk to the fund by purchasing price protection, investing in a wide range of asset classes or by increasing exposure to cash. The participant can reduce their exposure to market risk by choosing a fund with a higher proportion of assets in cash.
2. **Credit and Default Risk -** The risk of losses in the value of a fund invested in money market, bonds or debt, due to factors that delay or restructure a scheduled payment from the counterparty. These factors could include bankruptcy of the counterparty. The investment manager to the fund assesses the management of credit and default risk in selecting the target fund. The participant can reduce their exposure to credit risk by choosing funds with lower exposure to banks or issuers with a higher credit risk.
3. **Liquidity Risk** - The risk of losses in the value of a fund, due to factors that constrain the quick sale of an asset of the fund. These factors could include a lack of buyers in the market, or the availability of liquidity to the buyers. The investment manager reduces the risk to the fund by selecting cash or assets for which there are regular trades. The participant can reduce their exposure to liquidity risk by choosing a fund with higher exposure to cash or assets which are regularly traded.
4. **Concentration Risk -** The risk of losses in the value of a fund, due to an excessive exposure to a single or similar assets, or markets. The investment manager reduces the risk to the fund, by investing in a wide range of assets. The participant can reduce their exposure to concentration risk by choosing a fund holding a wide range of assets, or covering different asset classes, market sectors, and counterparties.
5. **Operational Risk -** The risk of losses in the value of a fund due to inadequate or failed processes, people and systems or external events. Some examples of operational incidents include:
   • misappropriation of investments, due to fraud, an illegal act, malicious intent, spite, or terrorism;
   • disruption or failure of IT systems and infrastructure, which may be used for monitoring, execution, and administration;
   • inaccurate calculations due to data quality or errors, methodology flaws, or miscalculations; and
   • inaccurate or incomplete controls.

   The investment manager reduces the risk by segregating the duties and functions of individuals; setting disaster recovery and business continuation processes; performing independent regular checks; and implementing third party vendor selection and ongoing assessment processes.
6. **Shariah Non-Compliance Risk -** The risk of losses in the value of a fund due to the non-compliance with Shariah rules and principles for specific assets of the fund. In the event a specific asset becomes non-compliant, then income on the asset must be donated if continuing to be held, or the value of the specific asset may fall due to an excess of sellers in the market. The Shariah rules and principles are determined by the Shariah Committee or other regulatory council. The investment manager reduces the risk by monitoring the investments held against an approved list of Shariah compliant securities.

## IMPORTANT NOTES

1. This Fund Fact Sheet is for information purposes only and is not intended, nor should it be construed as an offer, recommendation or solicitation to enter into or conclude a Takaful Certificate. It is not in any way or manner intended to be or should it be treated as giving you any form of advice. Prospective participants should perform their own evaluation of the suitability of the certificate and the risks of the fund, relative to their needs, and should consider professional advice.
2. This Fund Fact Sheet should be read in conjunction with the Marketing Illustration and Product Disclosure Sheet for the certificate. Prospective participants should pay close attention to the benefits of the certificate that depend on fund performance.
3. The risks disclosed above are not all risks which may be relevant to a specific prospective participant. The fund may be exposed to other risks from time to time.
4. The performance of the fund is tied to the performance of the assets held by the fund, and as described in this fund fact sheet.
5. Past performance is not an indication of future performance.
6. The fund performance is the return on assets of the fund, not the return on contribution paid, as contributions are subject to charges before investing in the fund, and the fund maybe subject to charges, which are specific to the Takaful Certificate, and cashflow timing differences.
7. The performance is calculated based on the NAV per unit at the start and end of the measurement periods, computed as:
   NAV return = (End Period NAV per Unit / Begin Period NAV per Unit) - 1
8. Annualised performance is calculated based on the compounded return method.